THE ETERNAL FEMININE.

It Did Assert Itself Just as Phil Had Predicted.

By HELENE WOOD.

"Elizabeth, the eternal feminine will assert itself."

Elizabeth put on her long blue painting apron without replying and began to stretch a canvas. She was adorable so, her gray eyes defiantly averted and a flush of anger on her cheeks.

"There you go again. If I don't know my own mind at twenty-six when will I?"

"At twenty seven or eight perhaps. I hope sooner. Your ideas are all wrong. Believe me, the day will come when you will long for a home of your own and some one nearer than a girl friend or masculine admirer."

He had the last word, for the arrival of the model, a thin, shabby looking girl, put an end to the discussion.

"Tomorrow at 5, then?"

Elizabeth gave a brisk little nod. She was already sketching in the outlines of her study, and Phil was forgotten before he had closed the door.

The young man was quite accustomed to such treatment. Admired as he was to her most intimate friendship on an understanding of strict camaraderie, he broke over the traces every year, was invariably refused and bore his defeat with easy allount. Some day she was bound to change her mind, and he might be the lucky man.

Elizabeth's own opinion was very different. She had no time for thought until her work was laid aside for the day. Then she sank into a nest of cushions to think luxuriously.

No, Phil was wrong. She would never care to leave her studio—above all, to marry. Had not the art school girls who married ceased developing intellectually? Shut up in their own four walls, they became entirely absorbed in dear Tom or Dick and the children.

Children! Elizabeth shuddered. A child in a book or picture was very delightful, but the reality—a dirty little creature always crying or being ill! She would never leave her work, her studies, her pleasures, for a deadly stupid family life—never!

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A cry of warning. The trolley car stopped with a lurch. In an instant the conductor and motorman were down in the street, followed by most of the passengers. Elizabeth, impatient at the delay, resolved to walk the block or two remaining. Her model would be waiting for her at the studio.

When she left the car she found herself the only woman in a large group collected about a sickening black mass which had splashed car wheels and cobblestones with blood. The conductor, a good natured looking young Irishman, stood with tears rolling down his face. He was holding a golden haired baby, a toddler of a year or two. The motorman, white and frightened, was telling how the baby had suddenly run in front of the car and the mother had thrown the little one out of the way, only to be crushed herself.

The child began to cry, and the conductor turned to Elizabeth imploringly. "You take the baby, mum. The ambulance is comin'. The cops will be after findin' its relatives."

Before she could reply he had put the baby in her unresisting arms.

Some moments later, hardly knowing how it had all happened, she found herself walking into her studio building carrying a little child. In her purse was a bit of paper inscribed "19 Plumley alley." It was the poor woman's address, to which she had promised to take him. A man she knew who was passing along the corridor smiled and remarked, "Rather a small model, Miss Blair." Elizabeth flushed as if she had committed a crime and was relieved to close the studio door behind her.

Then she put down her burden and looked at her watch. Ten o'clock! The model had come and gone. No hope now. She herself would have to take the child home. A short conference at the phone told her the whereabouts of Plumley alley, eight blocks south and just off the —th street car line.

When she left the phone she found the little one standing close by. Elizabeth studied him with half shut eyes.

"Not bad," she thought—"a Donatello if the forehead were a little higher and the curls not so fine and tight. How I should like to paint him! Come here, little one. What's your name?"

"Alan Campbell naughty."

"Are you naughty?"

"'Es. I want my muvver."

His mother! Elizabeth felt a quick pang of horror. "Come here, and I will show you something pretty."

She held out her watch. The silver and gold ornaments on its long chain jingled attractively. Alan Campbell slowly drew near the shining object. He seized it just as a little stray dog would have done a bit of cake—seized it and walked away. Then Elizabeth brought out pictures. It was surprising how quickly they were friends, sitting on the floor side by side looking at pussies and doggies.

It was after 11 when Alan Campbell's face began to look doleful.

"I want a cup of millik," he announced.

There were a pitcher of cream, some biscuits and a glass of jelly in her stock of tea table provisions. With this luncheon spread out before him Alan Campbell was soon installed on the edge of the model stand.

When he had drunk all the cream except that which soaked into her pretty rug, when his face was gory with currant jelly and biscuits had lost their attraction, Elizabeth took one sticky little hand in hers and led him firmly to the washstand. After he was clean and dry she sank into a chair, exhausted.

"I want up on 'ap!" cried a little voice appealingly.

She drew him up. For awhile he was amused by her velvet blouse. Then his eyes began to close. Alan Campbell's head was on Elizabeth's shoulder. His right hand clasped hers tightly. He was fast asleep.

Elizabeth had the true artistic nature, which when it feels does so with abandon. The soft little body in her arms, the warm, sweet breath on her face, touched the very depths of her heart. Never in her life had she felt so strangely happy—happy and yet troubled. She was embarrassed before her own emotions and bent her head, clasping him more tightly. The world thought of her as a woman. She had a womanly poise and a strong character, but her heart, a girl's heart, could not understand this awakening of mysterious instincts, the motherhood beneath her culture and ambition, and stronger than both. The flying moments, her beloved work, everything was forgotten as she held the sleeping child.

A half hour passed, an hour. Alan Campbell suddenly opened a pair of questioning blue eyes. Startled by the strange face, he cried: "Where's my muvver? I want my muvver!" His little body shook with sobs.

Rudely aroused from her dream, Elizabeth felt a quick pang of jealousy. Yes, she was jealous of the woman whose hold on the child even death was powerless to break. Silently she put on her wraps, gathered Alan Campbell, sobs and all, into her arms and hurried down to the —th street cars.

Plumley alley proved to be a neat flagged court and No. 19 a tiny white house with green shutters. A little old man, whose eyes were swollen with weeping, came to answer her ring. Alan Campbell called, "Huddo, grampy." The poor old fellow tried in vain to control his grief. The girl shook the trembling old hand and turned away, unable to express her sympathy. Alan Campbell smiled after her like a sunbeam.

Elizabeth closed her studio door with a shiver. Never had it looked more beautiful, more orderly or more cold and still.

"I want my muvver!" a little voice kept sounding in her ear. Ah, these mothers she had been pitying, how she envied them now! It was ridiculous to feel so, and yet, and yet she knew her arms would always be empty and her whole body hungry for the presence, the caresses of a little child, something of her own, her very own, to love.

There was hardly time to arrange her hair and light the spirit lamp before Phil knocked. Hoping that he would not notice her red eyelids, she concentrated her attention on the tea things. She thought she was succeeding until Phil said, "What's up, Elizabeth?"

"Oh," she replied, "I saw a frightful accident this morning. I can't seem to forget it." Tears rolled down her cheeks.

Phil longed to take the sensitive girl into his arms, but he only said cheeringly:

"There are many cruel things in this world. We can't help them. Try to forget all this. Put on your hat and come out to dinner with me."

She only sobbed.

Phil knelt beside her chair and took her hand.

"Please don't cry. It hurts me to see it."

It was very un-Elizabeth-like, but somehow she let her head droop on his shoulder and closed her eyes, as Alan Campbell had done. It was so good to feel some one near, some one who was strong and who loved her. Phil could not understand, but was grateful for the miracle which had made the girl he loved seek his arms like a child. He spoke low and tenderly.

"Dear, won't you let me be your consoler always?"

He bent his head to her tear stained cheek, and her little word of reply was not so loud as the glad beating of his heart.

"Only," said Elizabeth when she had recovered something of her usual spirit, "don't flatter yourself it was your conquest. It was nothing at all but the eternal feminine."

One of Nature's Blunders.

During the first year of the Hosfords' residence at their newly acquired country home Mrs. Hosford was in a chronic state of surprise, with many periods of indignation. "Just because I've always lived in the city they take advantage of my ignorance to make me believe all sorts of stories," she said plaintively one night to her husband. "I have been real provoked, but now I'm just hurt."

"What's happened?" inquired her husband as he prepared to listen.

"Why, old Mr. Compton, our neighbor down the road, told me that the tree which had the most apple blossoms was likely to have the most apples," said Mrs. Hosford, "and I believed him."

"Seems reasonable," assented her husband.

"Oh, but it's just the other way," said Mrs. Hosford, with considerable heat for a person no longer provoked. "The tree that I got the very most blossoms from, the one that almost decorated the Hibbards' parlor when Margaret was married, has hardly any apples on it at all!"—Youth's Companion.

EARLY SAVINGS BANKS

First Modern One Was Opened In Scotland In 1810.

STARTED BY HENRY DUNCAN.

He Was a Presbyterian Clergyman and Was a Friend of Thomas Carlyle and of the Celebrated Dr. Chalmers—The Rapid Spread of the System.

The first savings bank to accept deposits in small amounts and to pay cumulative interest was opened in Scotland in May, 1810. Several institutions for savings existed in foreign countries prior to 1810, but there was nothing in any respect like the modern savings bank. England, for example, early witnessed the appearance of numerous small charitable associations and institutions which undertook to invest the savings of their members.

The first modern savings bank, however, was originated by Henry Duncan, a Presbyterian clergyman of Dumfries, Scotland, a friend of Thomas Carlyle and of the celebrated Dr. Chalmers, who throughout his active life was interested in various schemes of practical benevolence. In 1810, after he had already set forth his views on the subject in the Dumfries Courier, he established the Ruthwell Savings bank. His purpose, as expressed in a memoir published by his son in 1888, was to induce the mass of people of his time to realize the value of the little savings which by economy could be put away.

The Dumfries community of lowland Scotch was a good one in which to start such a scheme. During the first year savings to the amount of £150 were deposited in the Ruthwell Savings bank and in the next two years £171 and £241, respectively. By 1814 the deposits amounted to £922.

As the success of Mr. Duncan's scheme became known similar institutions were organized elsewhere in Scotland and England. One of the earliest was the Edinburgh Savings bank, still a thriving institution.

The Ruthwell bank had some peculiarities which distinguished it from the institutions that were developed later. There was an annuity fund, for instance. Most remarkable of all, before anybody's first deposit was received inquiries had to be made as to his age, family affairs and previous moral conduct. According to what was discovered the management decided, first, whether his deposit should be accepted and, second, what rate of interest should be allowed him.

The Ruthwell bank's funds were placed with the British Linen company, which allowed 5 per cent interest on them. Most of the depositors received 4 per cent, but to those of three years' standing whose deposits amounted to £5 or more 5 per cent was allowed, provided the depositor wanted to get married or that he was fifty-six years old or that in other respects it would be especially advantageous for him to receive more interest. The first savings bank was under no obligation to allow depositors to withdraw funds when they wanted. There was a provision that "when the depositor shall have become incapable of maintaining himself from sickness or otherwise a weekly allowance may be made to him at the option of the court of directors out of the money he has deposited."

The Edinburgh Savings bank was much simpler in its organization than the Ruthwell and more closely resembled the savings banks of the present day. Each depositor received the same rate of interest. There was no preliminary investigation of his character, and he could withdraw his deposits at pleasure. The rate of interest was uniformly 4 per cent.

Widespread interest was aroused in the early experiments in Great Britain. Farseeing people realized that the new institutions were destined to add largely to general prosperity and happiness. This opinion was eloquently voiced by the great Scotch critic Francis Jeffrey, who, writing in the Edinburgh Review, said: "It would be difficult, we fear, to convince either the people or their rulers that the spread of savings banks is of far more importance and far more likely to increase the happiness and even the greatness of the nation than the most brilliant success of its arms or the most stupendous improvement of its trade and its agriculture. And yet we are persuaded that it is so."

Laws safeguarding savings banks were passed as these institutions began to show vitality and clearly needed regulation. Trustees and managers were early prohibited from making any profit in connection with these banks.

The English savings bank movement rapidly spread throughout the continent, France, Germany, Denmark and Italy successively taking up the idea. Everywhere with modifications proper to the nationality it has proved successful.

The first American savings bank was opened in Philadelphia in 1816 and was called the Philadelphia Saving Fund society. The same year one was established in Boston, New York following in 1819, and in 1820 there were ten in the country, having 8,635 depositors and $1,138,570 in deposits.—Boston Globe.

Trouble For Pa.

"Where do they wind you up, Miss Skreeker?"

"Wind me up?"

"Yes; pa said you sang mechanically."—Houston Post.

He that speaks sows, but he that hears reaps.—Arabian Proverb.

Announcements.

We are authorized to announce H. L. LEBKUECHER as a candidate for Councilman in the Seventh Ward. Election Nov. 2, 1909.

We are authorized to announce HARRY WALDEN as a Republican candidate for Magistrate in district No. 5, composed of Howell, Herndon and Lafayette. ection Nov. 2, 1909.

FOR JUSTICE OF THE PEACE.

We are authorized to announce CHAS. L. DADE As a candidate for magistrate in the Union School House district. Endorsed by the Democratic district committee men. Election No. 2, 1909.

SHERIFF.

We are authorized to announce L. R. DAVIS, candidate for sheriff of Christian county, subject to the action of the Republican party.

CIRCUIT CLERK.

We are authorized to announce C. R. CLARK as a candidate for circuit court clerk of Christian county subject to the action of the Republican party.

FOR JAILER.

We are authorized to announce JOE C. JOHNSON as a candidate for jailer of Christian county, subject to the action of the Republican party.

We are authorized to announce W. R. WICKS as a candidate for County Court Clerk of Christian county, subject to the action of the Republican party

COUNTY JUDGE.

We are authorized to announce CHARLES O. PROWSE as a candidate for county judge of Christian County, subject to the action of the Republican party.

FOR REPRESENTATIVE.

We are authorized to anpounce HIRAM BROWN as a candidate for the Legislature, subject to the action of the Republican party

SUPERINTENDENT OF COUNTY SCHOOLS

We are authorized to announce PROF. W. E. GRAY as a candidate for re-election to the office of Superintendent of County schools of Christian county, subject to the action of the Republican party.